

The time has come to pass a parity law in Michigan 43 states and Congress have enacted mental health parity laws

Michiganders deserve no less

Why we need a law

- To ensure that mental health and substance use disorder benefits are **affordable**, a law is needed to create a pool of beneficiaries and to **spread the risk**.
- To make an affirmative effort to eliminate discrimination in health insurance coverage.
- Many families believe they have good insurance until a family member is diagnosed with a mental illness.
 Families pay in for their coverage equally, but they don't get equal coverage.

Why Michigan needs a parity law now

- To cover the more than **2 million people** in Michigan who are **excluded** by the federal parity law exemption of businesses with 50 or fewer employees.
- **Small businesses** tell us that they have shopped for, but cannot purchase a parity product for their employees. The smaller employer cannot do it by himself or herself. Everyone has to step off the curb at the same time...that is *sharing the risk*
- To recognize that mental health and substance use treatments are an integral part of healthcare.
- 43 states have passed parity laws—20 of those states passed additional legislation to enhance and expand their law. No state has repealed a parity law.

Michigan parity legislation is pro-business

- More days of work loss and work impairment are caused by mental illness than by other chronic conditions, including diabetes, asthma, and arthritis.
- Employees with depression cost employers an estimated \$44 billion per year in lost productive time.
- Mental illness and substance abuse annually cost employers an estimated \$80 to \$100 billion in indirect costs.
- Employees with untreated depression consume 2 to 4 times the healthcare resources as do other employees.
- Mental illness short-term disability claims are growing by ten percent annually and can account for 30 percent
 or more of the disability burden for the typical employer.

The time for mental health parity is now

- The cost argument has been put to rest
- The last barrier standing is discrimination



Michigan Partners for Parity

AFSCME Council 25—MI Chapter Agoraphobics in Motion (AIM) American Academy of Pediatricians-MI

Alliance for Mental Health Services

Association of Behavioral Healthcare of Michigan

Association for Children's Mental Health

Association for Licensed Substance Abuse Organizations

Birmingham Maple Clinic

CHADD Michigan

The Comfort Zone

Common Ground Sanctuary

Community Connections of SW Michigan

Consumer Advisory Council, Washtenaw Community Health Organization

Council of Catholic Women, Archdiocese of Detroit

Depression and Bipolar Support Alliance-Grand Rapids

Depression and Bipolar Support Alliance-Metro Detroit

Elder Law & Disability Rights Section, State Bar of Michigan

Epilepsy Foundation of Michigan

Grand Rapids Children and Adults with Attention Deficit Disorder

International Association for Psychosocial Rehabilitation Services, Michigan

Kadima

Katherine's Quality Cleaning Service

League of Women Voters of Michigan

Mental Health Association in Michigan

Michigan Association for Children with Emotional Disorders

Michigan Association of Community Mental Health Boards Michigan Association of Alcoholism and Drug Abuse Counselors

Michigan Association of Program Directors of Substance Abuse

Michigan Association of School Psychologists

Michigan Association of School Social Workers

Michigan Association of Substance Abuse Coordinating Agencies

Michigan Association of Suicidology

Michigan CAT

Michigan Counseling Association

Michigan Disability Rights Coalition

Michigan Federation for Children and Families

Michigan Jewish Conference

Michigan League for Human Services

Michigan Legal Services

Michigan Mental Health Consumers Forum

Michigan Nurses Association

Michigan Occupational Therapy Association

Michigan Protection and Advocacy Service, Inc

Michigan Psychiatric Society

Michigan Psychoanalytic Society

Michigan Psychological Association

Michigan Rehabilitation Association

Michigan Society of Addiction Medicine

Michigan State Medical Society

Michigan Universal Health Care Access Network

Michigan Women Psychologists

Ministry in Mental Illness, Webster Church UCC, Dexter

National Alliance on Mental Illness for the State of Michigan

National Association of Social Workers—Michigan Chapter

Oakland County Council for Children and Adults with Psychiatric Disabilities National Council on Alcoholism and Drug Dependence of Michigan

Proaction Behavioral Health Alliance

Rose Hill Center

West Michigan Addiction Consultants, P.C. Society for Social Work Leadership in Health Care